

Information to identify the case:

Sharon L. Wilson

Debtor 1:

First Name Middle Name Last Name

Social Security number or ITIN: xxx-xx-9075

EIN: \_\_\_\_\_

Debtor 2:

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN: \_\_\_\_\_

EIN: \_\_\_\_\_

United States Bankruptcy Court: District of New Jersey

Date case filed for chapter: 7 9/25/19

Case number: 19-28216-ABA

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Sharon L. Wilson	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4823 Chestnut Avenue Pennsauken, NJ 08109-2212	
<b>4. Debtor's attorney</b> Name and address	Eric Clayman Jenkins & Clayman 412 White Horse Pike Audubon, NJ 08106	Contact phone 856-546-9696
<b>5. Bankruptcy trustee</b> Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

Debtor Sharon L. Wilson

Case number 19-28216-ABA

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 12/13/19
<b>7. Meeting of creditors</b>	<b>February 7, 2020 at 01:00 PM</b>	Location:
<b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101</b>
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 4/7/20</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Sharon L. Wilson  
Debtor

Case No. 19-28216-ABA  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 44

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db +Sharon L. Wilson, 4823 Chestnut Avenue, Pennsauken, NJ 08109-2112  
aty +Stephanie F. Ritigstein, Jenkins and Clayman, 412 White Horse Pike, Audubon, NJ 08106-1311  
518497769 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  
518603507 +Citibank NA, 6716 Grade Ln Bldg, Ste 910 PY Dept, Louisville KY 40213-3410  
518603506 Citibank NA, 5800 S Cooper PL, Sioux Falls SD 57106-5027  
518600598 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
518546803 +Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001  
518603501 +Denise Carlon, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
518476408 Discover Bank, c/o Megan Shartor, PO Box 1398, Reynoldsburg, OH 43068-6398  
518476413 Moorestown Dental Associates, LLC, 110 Marter Ave, Suite 204, Moorestown, NJ 08057-3124  
518476414 PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
518603309 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
518602856 PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709  
518476416 +Sprains, Strains & Fractures LL, PO Box 168, Haddonfield, NJ 08033-0278  
518533754 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445  
518533763 Wawa/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: jenkins.clayman@verizon.net Dec 14 2019 00:01:09 Eric Clayman,  
Jenkins & Clayman, 412 White Horse Pike, Audubon, NJ 08106

tr +EDI: QBTHOMAS.COM Dec 14 2019 04:28:00 Brian Thomas, Brian Thomas, Esq,  
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2019 00:03:46 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpreq03.ne.ecf@usdoj.gov Dec 14 2019 00:03:43 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518533755 EDI: CAPITALONE.COM Dec 14 2019 04:28:00 Capital One Bank USA NA, PO BOX 85015,  
Richmond, VA 23285-5075  
518533750 E-mail/Text: bankruptcy@unj.org Dec 14 2019 00:03:37 Credit Union of New Jersey,  
7 Dunmore Avenue, Ewing NJ 08618-1937  
518552908 +EDI: AIS.COM Dec 14 2019 04:28:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901  
518476406 +EDI: CCS.COM Dec 14 2019 04:28:00 Comcast Cable, c/o CCS, Payment Processing Center,  
PO Box 55126, Boston, MA 02205-5126  
518476407 EDI: COMCASTCBLCENT Dec 14 2019 04:28:00 Comcast Xfinity, PO Box 70219,  
Philadelphia, PA 19176-0219  
518533757 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 13 2019 23:59:06 Credit One Bank,  
c/o LVNV Funding/Resurgent, Capital, PO Box 1269, Greenville, SC 29602-1269  
518533756 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 13 2019 23:58:59 Credit One Bank,  
6801 South Cimarron Road, Las Vegas, NV 89113-2273  
518476409 +EDI: PHINGENESIS Dec 14 2019 04:28:00 Genesis FS Card Services, PO Box 4477,  
Beaverton, OR 97076-4401  
518533753 EDI: IRS.COM Dec 14 2019 04:28:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
518533759 +EDI: PHINGENESIS Dec 14 2019 04:28:00 Indigo - Celtic Bank, PO Box 4499,  
Beaverton, OR 97076-4499  
518476410 +EDI: RMSC.COM Dec 14 2019 04:28:00 JTV, 9600 Parkside Drive, Knoxville, TN 37922-2201  
518569034 +EDI: CBSMASON Dec 14 2019 04:28:00 K. Jordan, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
518506976 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 13 2019 23:59:05 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518565304 +EDI: CBSMASON Dec 14 2019 04:28:00 Massey's, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
518476411 EDI: CBSMASON Dec 14 2019 04:28:00 Masseys, PO Box 2822, Monroe, WI 53566-8022  
518476412 +EDI: CBS7AVE Dec 14 2019 04:28:00 Montgomery Ward, 1112 7th Avenue,  
Monroe, WI 53566-1364  
518569032 +EDI: CBS7AVE Dec 14 2019 04:28:00 Montgomery Ward, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849  
518476415 +EDI: CONVERGENT.COM Dec 14 2019 04:28:00 PSE&G, c/o Convergent Outsourcing, Inc.,  
800 SW 39th Street, PO BOX 9004, Renton, WA 98057-9004  
518533760 +E-mail/Text: compliance@contractcallers.com Dec 14 2019 00:04:52 PSE&G,  
c/o Contract Callers, Inc., 501 Green Street, 3rd Floor, Suite 302,  
Augusta, GA 30901-4415  
518575330 EDI: Q3G.COM Dec 14 2019 04:28:00 Quantum3 Group LLC as agent for, GPCC I LLC,  
PO Box 788, Kirkland, WA 98083-0788  
518533751 E-mail/Text: jennifer.chacon@spservicing.com Dec 14 2019 00:04:52  
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
518533762 +EDI: CBS7AVE Dec 14 2019 04:28:00 Swiss Colony/Montgomery Ward, 1515 S. 21st Street,  
Clinton, IA 52732-6676  
518476417 EDI: TDBANKNORTH.COM Dec 14 2019 04:28:00 TD Bank, NA, PO Box 9547,  
Portland, ME 04112-9547

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Dec 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

518533752 +EDI: WFFC.COM Dec 14 2019 04:28:00 Wells Fargo Dealer Services, PO BOX 1697,  
Winterville, NC 28590-1697

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518533758\* ++CREDIT UNION OF NEW JERSEY, 1301 PARKWAY AVE, EWING NJ 08628-3010  
(address filed with court: Credit Union of New Jersey, 7 Dunmore Avenue,  
Ewing, NJ 08618-1937)

518533761\* +Sprains, Strains & Fractures LL, PO Box 168, Haddonfield, NJ 08033-0278

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 13, 2019 at the address(es) listed below:  
NONE.

TOTAL: 0